

UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA

VERONICA GUTIERREZ,  
TIM FOX, ERIN WALKER and  
WILLIAM SMITH, as  
individual, and on behalf  
of all others similarly  
situated,

Plaintiffs,

Case No. CV-07-5923  
WHA (JCSx)

vs.

WELLS FARGO & COMPANY;  
WELLS FARGO BANK, N.A; and  
DOES 1 through 125,

Defendants.

ORIGINAL

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DEPOSITION OF WILLIAM SMITH, JR.

REDLANDS, CALIFORNIA

WEDNESDAY, JUNE 18, 2008

Reported By:  
PATRICIA Y. SCHULER  
RPR, CSR No. 11949

Job No. 90301

WILLIAM SMITH JR.

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1 than the records the bank are retaining, this one  
2 actually is from a date from 2002. But they were  
3 giving out similar ones for years.

4 Do you remember receiving something called a  
5 "consumer account agreement" at the time that you  
6 opened this checking account?

7 A. No, I don't recall.

8 Q. Do you remember whether you were given  
9 documents at all when you opened this checking  
10 account?

11 A. I would say, yes, I was.

12 Q. Do you know one way or the other whether  
13 this document would have been one of the ones that was  
14 given to you?

15 A. No.

16 Q. So it may have been; it may not have been?

17 A. Correct.

18 Q. You don't remember that -- you said that you  
19 probably didn't read this at the time; is that  
20 correct?

21 A. Correct.

22 Q. Do you remember if you ever read the  
23 consumer account agreement that was given to you or  
24 may have been given to you when you opened your  
25 checking account?

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1 A. No, I didn't read it.

2 Q. Do you remember if you ever read parts of  
3 it?

4 A. Probably not.

5 MR. JOLLEY: Thank you, Rich.

6 MR. MCCUNE: Sure.

7 (Recess taken.)

8 BY MR. JOLLEY:

9 Q. I am giving you a document that has been  
10 previously marked as Exhibit 108. This one also would  
11 have come as a brochure.

12 And, again, this one is after the date that  
13 you opened your checking account. When I say "your  
14 checking account," I am speaking of the account that  
15 ends in 2184.

16 Do you remember if a document like this was  
17 given to you when you opened your checking account?

18 A. No, I don't.

19 Q. Do you remember -- you testified before that  
20 you did receive documents, however; is that correct?

21 A. That is correct.

22 Q. Is it possible that this is one of the  
23 documents with the proper date that was given to you  
24 at that time?

25 A. Yes.

1 A. I click on the account, yeah.

2 Q. Got it, right. I believe you click on the  
3 account. It probably gives you the account activity  
4 page, which is the next page.

5 A. That is correct.

6 Q. Next to the available balance underneath --  
7 sorry, second page. You have the ending balance and  
8 the available balance.

9 A. Okay.

10 Q. There's a link that says, "What's this."  
11 Do you see that?

12 A. Hmm, no -- yes, I see that, actually.

13 Q. Have you ever clicked on that?

14 A. I don't think so.

15 Q. Why is that? Is it because you -- well, why  
16 is that?

17 A. Because I already know what that means.

18 Q. If you turn to the next page, that would be  
19 the link that you would get to if you clicked on  
20 available balance.

21 A. Okay.

22 Q. I am going to just have you take a chance to  
23 read the first paragraph there.

24 A. This right here (indicating)?

25 Q. After "available balance."

1 Mr. McCune before, before you called him on this  
2 subject?

3 A. Yes, I have.

4 Q. Approximately how many times? Was it a  
5 common conversation?

6 A. Once.

7 Q. When would that have been?

8 A. A long time ago.

9 Q. Five years ago?

10 A. Maybe two years.

11 Q. So about a year before you contacted him  
12 about the overdrafts you had in 2007; is that correct?

13 A. I would say so, yeah, roughly.

14 Q. Is that how you knew to give Mr. McCune a  
15 call?

16 A. Yes.

17 Q. Did your wife suggest that you give  
18 Mr. McCune a call?

19 A. No.

20 Q. When you discussed overdrafts or bank  
21 litigation with Mr. McCune in the past, what was that  
22 conversation about? Why did you have that  
23 conversation?

24 A. I had that conversation on a similar  
25 incident that happened. I had bought some stuff from

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1 Victoria's Secret for my wife and used one of my check  
2 cards in December for Christmas. Sometime in February  
3 this thing pops up. All of a sudden I am getting  
4 overdraft fees again where -- I am getting an  
5 overdraft fee.

6 So I called Wells Fargo and -- because I  
7 thought we had some kind of fraud going on, some kind  
8 of, you know, identity theft going on, I mean, two  
9 months. What is going on here, you know, crazy stuff.

10 Q. Crazy stuff.

11 A. Crazy stuff.

12 Q. So at that point when you got your overdraft  
13 fee -- well, you called Wells Fargo?

14 A. Yes.

15 Q. What did Wells Fargo tell you? Did you have  
16 a conversation with someone at Wells Fargo?

17 A. Yes, I did. They told me that sometimes  
18 after I do the electronic transaction, that sometimes  
19 it will fall off because they are waiting for the  
20 receipt to show up. They also told me that I am a  
21 great customer, a wonderful customer.

22 Q. Long-time customer?

23 A. "This never happens to you very much so we  
24 are going to reverse the charges for you."

25 Q. Did you understand what they told you about,

1 sometimes it takes apparently two months for the debit  
2 card statement to come into the bank? Did that make  
3 sense to you?

4 A. It didn't make much sense to me. I  
5 understood what she was saying. It still doesn't make  
6 any sense to me.

7 I think I remember telling her that she  
8 needs to change that and do something about that  
9 because it just ain't right.

10 Q. After you spoke with them in February after  
11 you got your overdrafts, they told you that sometimes  
12 debit card transactions will fall off of your account  
13 activity, only to come back when the debit card  
14 transaction is submitted to the bank?

15 A. Yes.

16 Q. Did you change any of your habits or  
17 processes for recording or accounting for debit card  
18 transactions at that point to take into account?

19 A. Start checking my account more.

20 Q. Well, do you do anything to take into  
21 account the fact that sometimes debit card  
22 transactions will fall off of your account activity  
23 page.

24 A. I tried to look for some tell that would let  
25 me know that this particular transaction is going to

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1 fall off. I was looking for maybe, not all the  
2 numbers or sometime, you know, something that would  
3 let me know. I also tried to keep more money in to  
4 cover it just in case it didn't fall off.

5 Q. Anything else that you did following the  
6 conversation you had with the Wells Fargo  
7 representative?

8 A. I just tried to look and see if the things  
9 came me and I looked the next day. Because if they  
10 fell off, it would probably be the following day when  
11 they would fall off. So I looked for that and just  
12 tried to stay on top of it as much as I could.

13 Q. Did you ever ask the Wells Fargo  
14 representative for -- either why the transactions were  
15 falling off, or how you could know when they were  
16 going to be falling off? Did you ask that question?

17 A. She could not explain it. She didn't.

18 Q. She didn't explain it to you. But did you  
19 ask that question, do you remember? I understand you  
20 were having difficulty later in determining when they  
21 would be falling off.

22 A. Right.

23 Q. But did you ever then call Wells Fargo and  
24 ask for some explanation of how you could tell when  
25 they were going to be falling off?



1           A.    I think that was part of the conversation  
2 when we were talking, you know, and there is really no  
3 rhyme or reason I was given for it. Sometimes it  
4 will; sometimes it won't.

5           Q.    Did they ever tell you that debit card  
6 pending transactions will be held and not show up on  
7 your activity report for three days?

8                   Do you remember that conversation, or did  
9 that happen?

10          A.    I don't recall that. If they did tell me  
11 that, then that is not right. Because some of this  
12 stuff falls off the next day. They don't hold it for  
13 three days. No, I never heard about the three-day  
14 deal.

15          Q.    Did you ever, after your conversation in  
16 February, go online to check and see whether debit  
17 card transactions would move from pending to posted,  
18 where the "pending" words would disappear and be part  
19 of the posting of the account?

20          A.    I'm sorry. Say that again, please.

21          Q.    After your conversation in February, did you  
22 ever go online to check and see whether debit card  
23 transactions would move from pending to posted?

24          A.    Yes.

25          Q.    Was that something you did regularly at that

1 point?

2 A. I tried to do that, yes.

3 Q. This is as much for counsel as anybody. I  
4 understand from discussions with your counsel, that  
5 the savings account involving the Victoria's Secret  
6 was your business account and that the business  
7 accounts are not at issue in this case.

8 Is my understanding correct?

9 MR. MCCUNE: You are. This is the only  
10 account we are putting at issue.

11 BY MR. JOLLEY:

12 Q. Thank you. Are there any other Wells Fargo  
13 account devices that you use to manage your account,  
14 such as do you ever call the phone bank or try and get  
15 your available balance by telephone?

16 A. I have done that, yes.

17 Q. Is that something you use commonly, or is  
18 that uncommon?

19 A. I don't use it anymore.

20 Q. When was the last time that you used it?

21 A. It has been years.

22 Q. You find it more convenient to go online?

23 A. That is correct.

24 Q. So online sort of took the place of calling  
25 the bank?

1 A. Well, I know why they did.

2 Q. What is your understanding on that?

3 A. My understanding is is that when I made the  
4 purchase, I had plenty of money in there. Because I  
5 went back home and checked it.

6 During the next 10 days or so somehow or  
7 another that thing fell off, went back into my  
8 available funds -- which I didn't know, I didn't catch  
9 it -- ran one of my accounts down, this one down to  
10 about 50 bucks, went to Stater Brothers, bought \$25  
11 worth of food. So I would have had \$25 left in there.

12 That night in the witching hours, this \$60  
13 deal comes in first. So that got me overdraft and  
14 then the purchase that I made at Stater Brothers,  
15 which I had money in there then, and I had \$25 left  
16 over. They hit me for an overdraft fee there again.  
17 So I got hit twice. That is my understanding of what  
18 happened.

19 Q. You are not disputing the fact that if you  
20 add up all your transactions, that you ended up  
21 spending more than you had in the account. You are  
22 saying that you -- I'm sorry. Let's go back.

23 If you add up all the transactions that you  
24 made leading up to that point, you did spend more  
25 money than you had in the account; is that correct?

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1 A. That is correct.

2 Q. Back in February of that year, 2007, you had  
3 a discussion with Wells Fargo about the overdraft  
4 issue, and they reversed the fee for you at that point  
5 involving the Victoria's Secret purchase; is that  
6 correct?

7 A. Correct.

8 Q. Someone there told you that it was possible  
9 for debit card purchases to, as you said, fall off  
10 your available balance; is that correct?

11 A. That is correct.

12 Q. At this point in time were you checking to  
13 make sure whether debit card purchases were being  
14 lifted from your available balance?

15 A. I was doing the best I could to keep track  
16 of that stuff.

17 Q. Again, what were you doing to keep track of  
18 that stuff? Were you keeping --

19 A. Checking my balance and just remembering  
20 what I got going on and seeing if the stuff falls off  
21 the next day, or if it doesn't fall off the next day.

22 Q. Have you ever kept any handwritten records  
23 of debit card purchases?

24 A. Not normally, no.

25 Q. Do you ever -- other than if it is for a

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1 (Exhibit 169 was marked for identification.)

2 BY MR. JOLLEY:

3 Q. In any event, I will show you a document,  
4 which I will mark as Exhibit 169. It is Plaintiff  
5 William Smith's Responses to Special Interrogatories.

6 If you take a look at the second to last  
7 page, its title is "Verification." It doesn't have  
8 the numbers down the side.

9 Have you seen this page before?

10 A. Yes.

11 Q. Is that your signature on the bottom of  
12 page?

13 A. Yes.

14 Q. Did you review the responses to these  
15 interrogatories before you signed it?

16 A. Yes.

17 Q. Were the responses and interrogatory  
18 accurate and complete at the time you signed them?

19 A. Yes.

20 Q. Other than the fact that counsel had agreed  
21 that the December of 2006 Victoria's Secret is no  
22 longer an issue and there is not an issue in this  
23 case, other than that, are the answers to these  
24 interrogatories still, to your understanding, accurate  
25 and complete?

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1 A. Yes.

2 Q. If you turn to interrogatory No. 2, when was  
3 the last time that you reviewed these interrogatories,  
4 do you recall? Was it before or after you signed the  
5 verification?

6 A. It was before.

7 Q. Take a moment to review interrogatory No. 2  
8 and the response to interrogatory No. 2 questions.

9 The last sentence of your answer is that it  
10 was your belief that a transaction would be denied.  
11 You did not have sufficient funds in the account to  
12 cover the transaction.

13 Is that a true and accurate statement today?

14 A. Yes.

15 Q. Why did you believe that debit card  
16 transactions would be denied if you had insufficient  
17 funds in your account?

18 A. I would say from observation and  
19 common sense.

20 Q. Observation of what?

21 A. I have been standing in a store and saw  
22 people run their card through and get denied. It has  
23 never happened to me, but I have seen it happen to  
24 people in the grocery store.

25 Q. All right.

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1 A. Sure, yeah.

2 Q. Do you understand today that a debit card  
3 purchase can be approved, even though it takes your  
4 account balance into negative?

5 A. I don't know about that, no. Is that  
6 somewhere in these documents that tells me that?

7 MR. MCCUNE: Don't argue, Bill.

8 THE WITNESS: All right.

9 BY MR. JOLLEY:

10 Q. Let's look at interrogatory No. 3. I am  
11 just going to have you read the question and your  
12 first paragraph response. You don't need to read all  
13 the rest of it.

14 A. You want me to read it --

15 Q. Read it to yourself. If you need to read  
16 the rest of it to answer my question, you are free to  
17 do so.

18 Is your response in the first paragraph to  
19 interrogatory No. 3 still true and accurate, as you  
20 sit here today?

21 A. Yes.

22 Q. So can I understand that -- there is a list  
23 of A through G of examples of statements from  
24 Wells Fargo.

25 Can I understand from your first paragraph

1 that you do not have personal knowledge of receiving  
2 those statements?

3 A. That is correct.

4 Q. You have no memory of any of the statements  
5 listed, A through G; is that correct? I am assuming  
6 that based on your answer in the first paragraph.

7 A. Yes.

8 Q. All right. You are a class representation.  
9 What do you understand your obligations to be as a  
10 class representative, if any?

11 A. To tell the whole truth and nothing but the  
12 truth.

13 Q. Your obligations here at deposition is to  
14 tell the whole truth and nothing but the truth. You  
15 understand that.

16 Going forward with the case other than  
17 appearing at deposition and telling the truth, are  
18 there any other obligations that you understand that  
19 you have as being a lead plaintiff in this class?

20 A. I suppose I need to show up in court  
21 sometime.

22 Q. Anything else?

23 A. That's about it.

24 Q. What do you hope is the result of this  
25 lawsuit for you personally?



1 I, the undersigned, a Certified Shorthand  
2 Reporter of the State of California, do hereby certify:

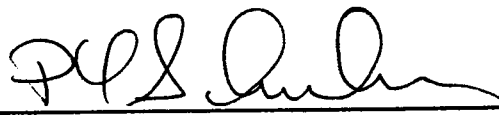
3 That the foregoing proceedings were taken  
4 before me at the time and place herein set forth; that  
5 any witnesses in the foregoing proceedings, prior to  
6 testifying, were duly sworn; that a record of the  
7 proceedings was made by me using machine shorthand  
8 which was thereafter transcribed under my direction;  
9 that the foregoing transcript is a true record of the  
10 testimony given.

11 Further, that if the foregoing pertains to  
12 the original transcript of a deposition in a Federal  
13 Case, before completion of the proceedings, review of  
14 the transcript [ ] was [X] was not requested.

15 I further certify I am neither financially  
16 interested in the action nor a relative or employee  
17 of any attorney or party to this action.

18 IN WITNESS WHEREOF, I have this date  
19 subscribed my name.

20  
21 Dated: JUN 25 2008

22   
23 \_\_\_\_\_  
24 PATRICIA Y. SCHULER  
25 CSR No. 11949


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### Cash Accounts

Account	Available Balance	Related Activities
<a href="#">CHECKING XXX-XXX3609</a>	\$5.99	<a href="#">Pay Your Bills Now</a>
<a href="#">BUSINESS CHECKING XXX-XXX3625</a>	\$7.99	
<a href="#">CHECKING XXX-XXX3633</a>	\$3.52	<a href="#">Trade Commission Free Online</a>
<a href="#">TF MMC XXX-XXX3365 ‡</a>	\$5.51	<a href="#">Set Up Overdraft Protection</a>
<a href="#">SAVINGS XXX-XXX2989</a>	\$4.00	<a href="#">Create Savings Plan</a>
<b>Total</b>	<b>\$27.01</b>	

### Credit Accounts

Account	Outstanding Balance	Available Credit	Related Activities
<a href="#">VISA XXXX-XXXX-XXXX-0786</a>	\$56.20	\$43.00	<a href="#">View Spending Report</a>
<b>Total</b>	<b>\$56.20</b>	<b>\$43.00</b>	

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Account

CHECKING XXX-XXX3609

Go

**CHECKING XXX-XXX3609**

Ending balance as of last business day (05/01/08) <a href="#">Direct Deposit Advance®</a>	\$6.00
Available balance <a href="#">What's this?</a>	\$5.99

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<a href="#">Date</a>	<a href="#">Description</a>	<a href="#">Deposits/ Additions</a>	<a href="#">Withdrawals/ Subtractions</a>
05/02/08	ONLINE TRANSFER REF #IBE2638G37		\$0.01 (pending)
02/13/08	ONLINE TRANSFER REF #IBETC83Y2C FROM BUSINESS CHECKING XXXXXX3625 ON 02/13/08	\$1.00	
02/12/08	ONLINE TRANSFER REF #IBEX89JM5M TO BUSINESS CHECKING XXXXXX3625 ON 02/12/08		\$1.00
02/11/08	ONLINE TRANSFER REF #IBEQG6GFLX FROM BUSINESS CHECKING XXXXXX3625 ON 02/11/08	\$1.00	
<b>Totals</b>		<b>\$2.00</b>	<b>\$1.01</b>

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- **Interest earned this period:** Interest that has been accrued but has not yet been paid to your account during your current statement cycle. *(For interest bearing accounts only.)*
- **Interest year-to-date:** The total interest that has been paid to your account from January 1st through the end of your last statement cycle. *(For interest bearing accounts only.)*

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Category	MAY to Date	APR	MAR	12 Month Avg
Airlines / Transportation	\$0.00	\$44.26	\$150.00	\$123.66
Auto / Gas	\$0.00	\$230.18	\$426.62	\$257.83
Building Supply / Wholesale	\$0.00	\$106.97	\$89.09	\$138.78
Charity / Community Org.	\$0.00	\$736.75	\$312.00	\$606.75
Contractor / Business Services	\$0.00	\$0.00	\$0.00	\$60.05
Education	\$0.00	\$0.00	\$60.50	\$264.00
Entertainment	\$0.00	\$160.25	\$77.75	\$91.52
Groceries	\$0.00	\$926.27	\$537.19	\$720.15
Healthcare / Pharmacy	\$0.00	\$15.41	\$165.21	\$443.29
Household	\$0.00	\$1,096.81	\$56.21	\$231.79
Insurance / Financial Services	\$0.00	\$0.00	\$0.00	\$16.92
Lodging	\$0.00	\$9.57	\$0.00	\$825.50
Office Supply / Stationery	\$0.00	\$0.00	\$0.00	\$7.53
Personal Services	\$0.00	\$28.00	\$59.00	\$326.19
Postage / Delivery	\$0.00	\$0.00	\$0.00	\$18.04
Restaurants	\$0.00	\$462.67	\$298.92	\$340.42
Retail / Department Stores	\$0.00	\$526.85	\$809.59	\$668.88
Utilities / Telecom	\$0.00	\$286.83	\$384.03	\$346.60
<b>Non-Categorized Transactions</b> (We are unable to assign these transactions to a category above.)				
<a href="#">Categorize Now</a>				
ATM Withdrawals	\$0.00	\$40.00	\$580.00	\$318.06
Cash Advances from Credit Cards	\$0.00	\$0.00	\$0.00	\$44.77
Checks Written <sup>1</sup>	\$0.00	\$3,773.00	\$7,827.86	\$5,031.02
Electronic Payments from Checking <sup>1</sup>	\$0.00	\$5,953.00	\$27,037.80	\$4,172.36
Non-Categorized Check Card Transactions	\$0.00	\$0.00	\$0.00	\$5.75
Non-Categorized Credit Card Transactions	\$0.00	\$12.60	\$0.50	\$17.30
Non-Categorized Online Bill Pay Payments <sup>1</sup> <a href="#">What's this?</a>	\$0.00	\$3,056.53	\$2,918.51	\$2,939.27
<b>Subtotals by Payment Method</b>				
Credit Card Spending	\$0.00	\$3,959.23	\$2,771.61	\$3,646.22
Check Card Spending	\$0.00	\$296.21	\$837.90	\$619.67
Other Checking Activity	\$0.00	\$9,726.00	\$34,865.66	\$10,290.63
Bill Pay Spending	\$0.00	\$3,484.50	\$3,325.61	\$3,459.93
<b>Total Spending</b>	<b>\$0.00</b>	<b>\$17,465.94</b>	<b>\$41,800.78</b>	<b>\$18,016.45</b>
<b>Wells Fargo Transfers</b>				
Transfers to other Wells Fargo Accounts	\$0.00	\$150.00	\$50.00	\$119.49
Payments to Loan and Credit Accounts	\$0.00	\$2,948.60	\$7,333.18	\$3,856.67

<sup>1</sup> This category may include payments to your Wells Fargo Credit Card

**View More Spending**

Download spending history as [Excel](#) or [PDF](#)

**For More Information**

[Learn more](#) about using this report or read our [Frequently Asked Questions](#).  
Access additional [management & planning tools](#) from Wells Fargo.

You can use this report to monitor and track expenses at a glance because the data collection and input is done automatically. The report will contain details of your spending patterns made with your Wells Fargo Credit Card, Check Card, Checking Account, and Online Bill Pay Service – so you can see exactly where your money goes each month. [Take a Tour](#) or learn [how to use this report](#).

**Next Steps**

[View Savings Plan](#)

[Consolidate your accounts](#) at Wells Fargo and get a more accurate picture of your spending.

Get notified of important account transactions with [Free Alerts](#).

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## Statements & Documents

Account

### Checking XXX-XXX1852

Checking statements are available online for up to 7 years.

**Recent Statements** | [2008](#) | [2007](#) | [2006](#) | [2005](#) | [2004](#) | [2003](#) | [2002](#) | [2001](#)
**Statements** (in PDF \*.format)

 [Statement 04/08/08 \(25K\)](#)
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[Statement 12/10/07 \(28K\)](#)
[Statement 11/08/07 \(24K\)](#)
[Statement 10/09/07 \(27K\)](#)
[Statement 09/11/07 \(24K\)](#)
[Statement 08/08/07 \(26K\)](#)
[Statement 07/10/07 \(24K\)](#)
[Statement 06/08/07 \(25K\)](#)

Legal Notices regarding your account(s) will be available to view online through the "Available Online Until" date displayed above. Please review the information by that date, or download or print it for future reference.

\* You need Adobe® Reader® to read PDF files. [Download Adobe Reader](#) for free. **Important Reminder:** Accessing PDFs from a Mac or a PC may require additional customer action. [Learn More](#)

Wells Fargo will notify you when your account statement is available online. If we do not have a valid email address for you, we cannot provide this notice and will have to switch future online statements to paper statements via U.S. mail. As an online customer, you are responsible for notifying us if you change your email address. Please refer to the [Online Access Agreement](#) for details. If you receive both paper and online statements on an account, we will not notify you by email when your online statement is ready.

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[Request Statement Copies](#)
[Open a Savings Account](#)
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### Important Documents

[Available Tax Documents](#)
[March 2008 Full Service](#)

Available Online Until: 6/30/08



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[Select All](#) | [Deselect All](#)

Mark as Read

Delete

	<a href="#">From</a>		<a href="#">Subject</a>	<a href="#">Received</a> ▼	<a href="#">Expires</a>
<input type="checkbox"/>	Statements	!	<a href="#">Wells Fargo Online Statement Notification</a>	4/23/2008	7/22/2008
<input type="checkbox"/>	Statements	!	<a href="#">Wells Fargo Online Statement Notification</a>	4/12/2008	7/11/2008
<input type="checkbox"/>	Credit Card		<a href="#">Payment to your Wells Fargo VISA Acct.</a>	4/8/2008	5/3/2008
<input type="checkbox"/>	Statements	!	<a href="#">Wells Fargo Online Statement Notification</a>	3/24/2008	6/22/2008
<input type="checkbox"/>	Statements	!	<a href="#">Wells Fargo Online Statement Notification</a>	3/11/2008	6/9/2008
<input type="checkbox"/>	Customer Service	!	<a href="#">Change to Delivery Preferences</a>	2/24/2008	5/24/2008
<input type="checkbox"/>	Wells Fargo Online		<a href="#">Important Changes to Online Consent and Access Agreement</a>	2/14/2006	12/31/2020

REDACTED

[Select All](#) | [Deselect All](#)

Mark as Read

Delete

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**Set Up/Modify Alerts**[?](#) [Help](#)**Security and General Alerts**

Description	Alerts <a href="#">View Sample</a>	Actions
Alerts for username changes, password changes, and suspended access.	Username Change Password Change Access Suspended	<a href="#">Modify</a>
Tax and IRA contribution reminders.	None Selected	<a href="#">Set Up</a>

**Personal Checking**

Account	Alerts <a href="#">View Sample</a>	Actions
Checking	Balance Threshold Overdraft Protection Advance	<a href="#">Modify</a>

**Personal Savings**

Account	Alerts <a href="#">View Sample</a>	Actions
Savings	Overdraft Protection Advance	<a href="#">Modify</a>

**Personal Credit Card**

Account	Alerts <a href="#">View Sample</a>	Actions
VISA	Payment Due	<a href="#">Modify</a>

**Cancel Alerts**
Cancel Alerts for  [Save](#)

You cannot cancel the Security Alerts we send for username changes, password changes, and suspended access.

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**Set Up/Modify Alerts**[? Help](#)**Checking**

You will receive one email for each section below, however for wireless devices you will receive one alert for each transaction.

Click **Save** at the bottom of the page when you have set up the alert(s) you want.**Update Alerts****Tell me:**

- ☐ when a deposit has posted to my account.  
☐ when a direct deposit has posted to my account.  
☐ all the checks that posted to my account yesterday.  
☐ when a withdrawal has posted to my account.  
☐ my account balance each

**Delivery Method**

- ☒ Primary Email: \_\_\_\_\_@wellsfargo.com  
☐ Secondary Email: \_\_\_\_\_@yahoo.com

**REDACTED****Balance Alerts**Balance alerts trigger from the [available balance](#) at the close of the business day.

- ☒ Tell me when my account balance is below  dollars.  
☐ Tell me when my account balance is above  dollars.

**Delivery Method**

- ☒ Primary Email: \_\_\_\_\_@wellsfargo.com  
☐ Secondary Email: \_\_\_\_\_@yahoo.com

**REDACTED****Check Tracking Alerts**

Sends an alert when specified checks have been posted to your account.  
 Separate multiple check numbers with a comma.

**Check Number(s)**Tell me when the following checks have posted to my account **Delivery Method**

- ☒ Primary Email: \_\_\_\_\_@wellsfargo.com  
☐ Secondary Email: \_\_\_\_\_@yahoo.com

**REDACTED****Re-order Reminder Alert**

- ☐ Remind me to order checks after check number

**Delivery Method**

- ☒ Primary Email: \_\_\_\_\_@wellsfargo.com  
☐ Secondary Email: \_\_\_\_\_@yahoo.com

**REDACTED****Overdraft Protection Advance Alert**

- ☒ Tell me when an Overdraft Protection Advance is made to my account.

**Delivery Method**

- ☒ Primary Email: \_\_\_\_\_@wellsfargo.com  
☐ Secondary Email: \_\_\_\_\_@yahoo.com

**REDACTED**[Cancel](#)[Add/Change Email](#)[Save](#)



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**Message Detail**[? Help](#)[< Previous](#) | [Next >](#)

<b>Subject</b>	Wells Fargo Online Statement Notification
<b>Received</b>	April 12, 2008
<b>From</b>	Statements
	<a href="#">Contact Us</a>

Dear Customer:

The statement for your Deposit Account Checking is now available to view online. To access your statement, please select the Statements & Documents tab or select the "View Online Statements" link on the Account Activity screen.

Sincerely,  
Wells Fargo Online Customer Service

Protect yourself from fraud and identity theft. To learn more, go to our [Fraud Prevention Center](#).

If you have a question about your account, please select [Contact Us](#).

[Delete](#)[Back](#)

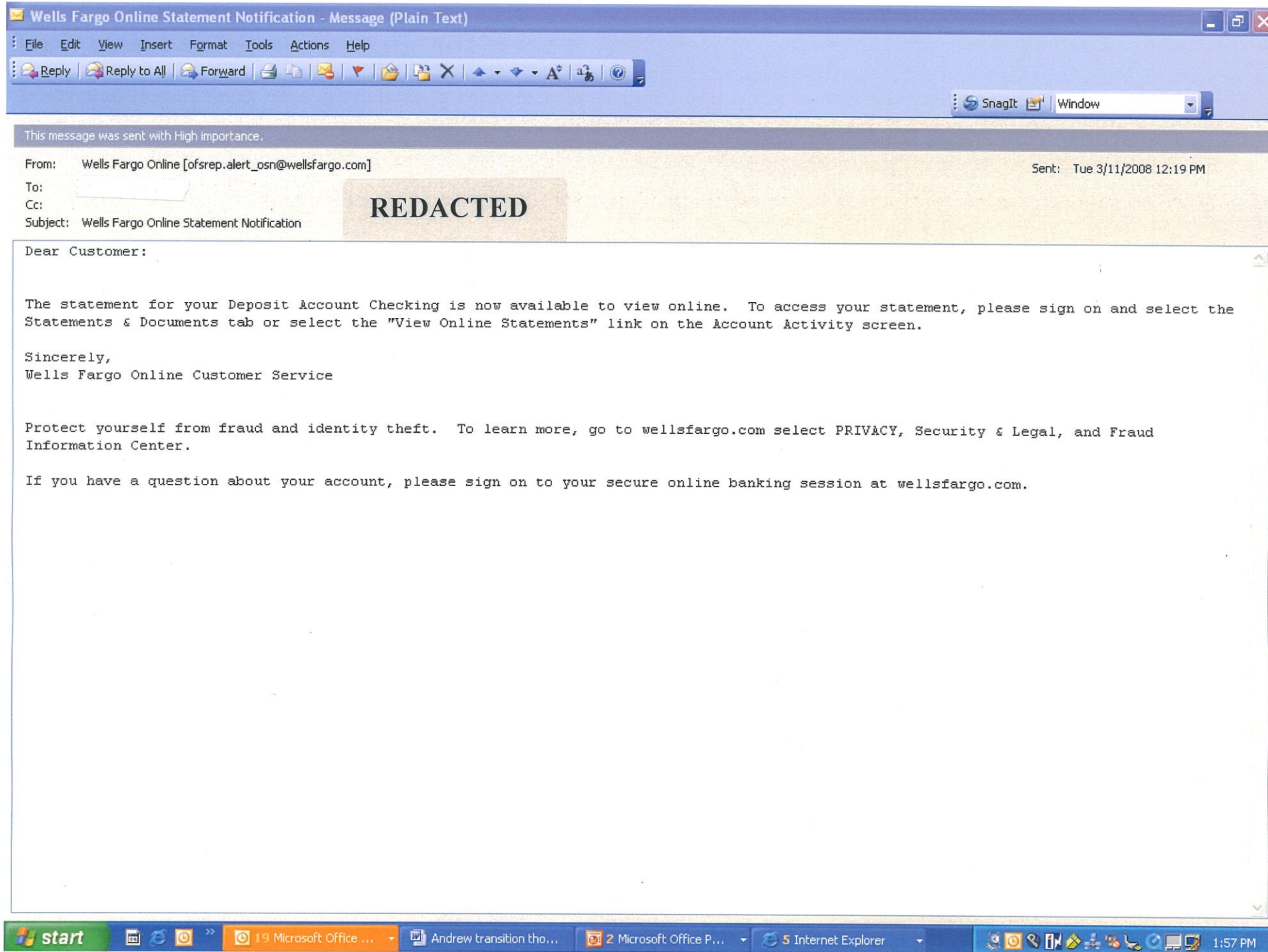
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